Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 1 of 41

B1 (Official Form 1) (1/08) UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **Voluntary Petition EASTERN DIVISION (CHICAGO)** Name of Debtor (if individual, enter Last, First, Middle): Name of Joint Debtor (Spouse) (Last, First, Middle): Rodriguez, TracyAnn M. All Other Names used by the Debtor in the last 8 years All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names): (include married, maiden, and trade names); Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): xxx-xx-9561 than one, state all): Street Address of Joint Debtor (No. and Street, City, and State): Street Address of Debtor (No. and Street, City, and State): 1909 Country Knoll Ln. Elgin, IL ZIP CODE ZIP CODE 60123 County of Residence or of the Principal Place of Business: County of Residence or of the Principal Place of Business: Mailing Address of Debtor (if different from street address): Mailing Address of Joint Debtor (if different from street address): ZIP CODE ZIP CODE Location of Principal Assets of Business Debtor (if different from street address above): ZIP CODE Type of Debtor **Nature of Business** Chapter of Bankruptcy Code Under Which (Form of Organization) (Check one box.) (Check one box.) the Petition is Filed (Check one box.) Health Care Business Chapter 7 Chapter 15 Petition for Recognition Individual (includes Joint Debtors) See Exhibit D on page 2 of this form. Single Asset Real Estate as defined Chapter 9 in 11 U.S.C. § 101(51B) of a Foreign Main Proceeding Chapter 11 Railroad Corporation (includes LLC and LLP) Chapter 15 Petition for Recognition Chapter 12 Stockbroker of a Foreign Nonmain Proceeding  $\sqrt{\phantom{a}}$ Chapter 13 Partnership Commodity Broker Other (If debtor is not one of the above Clearing Bank **Nature of Debts** entities, check this box and state type (Check one box.) Other of entity below.) Debts are primarily consumer Debts are primarily Tax-Exempt Entity debts, defined in 11 U.S.C. business debts (Check box, if applicable.) § 101(8) as "incurred by an Debtor is a tax-exempt organization individual primarily for a under Title 26 of the United States personal, family, or household purpose. Code (the Internal Revenue Code). Filing Fee (Check one box.) **Chapter 11 Debtors** Check one box: Full Filing Fee attached. Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). Filing Fee to be paid in installments (applicable to individuals only). Must attach Check if: signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A. Debtor's aggregate noncontigent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000. Filing Fee waiver requested (applicable to chapter 7 individuals only). Must Check all applicable boxes: attach signed application for the court's consideration. See Official Form 3B. A plan is being filed with this petition. Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b). Statistical/Administrative Information THIS SPACE IS FOR COURT USE ONLY Debtor estimates that funds will be available for distribution to unsecured creditors. Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors. Estimated Number of Creditors Over \_\_\_ 10.001-50.001-<u>|</u> 50-99 ∐ 100-199 \_\_\_\_ 200-999 \_\_\_\_ 25.001 5.001-1.000-25.000 100.000 Estimated Assets \$50,001 to \$100,001 to \$500,001 \$1,000,001 \$10,000,001 \$50,000,001 \$100,000,001 \$500,000,001 More than \$0 to \$50,000 \$100,000 \$500,000 to \$1 million to \$10 million to \$50 million to \$100 million to \$500 million to \$1 billion \$1 billion Estimated Liabilities

\$50,000,001

to \$100 million

\$100,000,001

to \$500 million

\$500,000,001 More than

\$1 billion

to \$1 billion

\$10,000,001

to \$50 million

\$50,001 to \$100,001 to \$500,001

to \$1 million

\$500,000

\$50,000 \$100,000

\$1,000,001

to \$10 million

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main (Official Form 1) (1/08) Document Page 2 of 41

B1 (C	micial Form 1) (1/08)	1 ago = 01 1=	Page 2
	luntary Petition	Name of Debtor(s): TracyAnn M.	
(Th	is page must be completed and filed in every case.)		
	All Prior Bankruptcy Cases Filed Within Last	·	
	ion Where Filed: thern Dist. of Illinois	Case Number: <b>05 B 18994</b>	Date Filed: 5/12/2005
Locat	ion Where Filed:	Case Number:	Date Filed:
	Pending Bankruptcy Case Filed by any Spouse, Partner or	Affiliate of this Debtor (If more	e than one, attach additional sheet.)
Name	e of Debtor:	Case Number:	Date Filed:
Distri	ct:	Relationship:	Judge:
10Q	Exhibit A  be completed if debtor is required to file periodic reports (e.g., forms 10K and o) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) be Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  Exhibit A is attached and made a part of this petition.	(To be complete whose debts are p I, the attorney for the petitioner named in informed the petitioner that [he or she] n	whibit B d if debtor is an individual primarily consumer debts.) the foregoing petition, declare that I have may proceed under chapter 7, 11, 12, or 13 explained the relief available under each edelivered to the debtor the notice
		Y /a/ David Linda	02/04/2009
		X /s/ David Linde David Linde	02/04/2008 Date
	Exi	hibit C	54.0
Does	s the debtor own or have possession of any property that poses or is alleged to pose Yes, and Exhibit C is attached and made a part of this petition. No.	e a threat of imminent and identifiable harm	to public health or safety?
	Exi	hibit D	
(To	be completed by every individual debtor. If a joint petition is filed, each  Exhibit D completed and signed by the debtor is attached and m	·	a separate Exhibit D.)
If th	is is a joint petition:  Exhibit D also completed and signed by the joint debtor is attach	ed and made a part of this petition.	
	Information Regard	ling the Debtor - Venue	
	•	applicable box.)	
$\overline{\mathbf{V}}$	Debtor has been domiciled or has had a residence, principal place of preceding the date of this petition or for a longer part of such 180 day	· · ·	District for 180 days immediately
	There is a bankruptcy case concerning debtor's affiliate, general partr	ner, or partnership pending in this Dis	strict.
	Debtor is a debtor in a foreign proceeding and has its principal place of principal place of business or assets in the United States but is a defer or the interests of the parties will be served in regard to the relief sou	endant in an action or proceeding [in	
	Certification by a Debtor Who Resid	-	perty
	Landlord has a judgment against the debtor for possession of debtor's	oplicable boxes.) s residence. (If box checked, comple	ete the following.)
	(	Name of landlord that obtained judgr	ment)
	7	Address of landlord)	
	Debtor claims that under applicable nonbankruptcy law, there are circ	,	ould be permitted to cure the entire
Ц	monetary default that gave rise to the judgment for possession, after		
	Debtor has included in this petition the deposit with the court of any repetition.	ent that would become due during the	e 30-day period after the filing of the
П	Debtor certifies that he/she has served the Landlord with this certification	tion. (11 U.S.C. § 362(I)).	

Voluntary Petition	Name of Debtor(s): IracyAnn M. Rodriguez						
(This page must be completed and filed in every case)							
Signatures							
Signature(s) of Debtor(s) (Individual/Joint)  I declare under penalty of perjury that the information provided in this petition is true and correct.  [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.  [If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  X /s/ TracyAnn M. Rodriguez  TracyAnn M. Rodriguez  Telephone Number (If not represented by attorney)	Signature of a Foreign Representative  I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.  (Check only one box.)  I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.  Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.  X  (Signature of Foreign Representative)						
02/04/2008							
Date	Date						
Signature of Attorney*  X	Signature of Non-Attorney Bankruptcy Petition Preparer I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.						
Phone No. <b>(630) 898-6500</b> Fax No. <b>(630) 978-8828</b> 02/04/2008	Printed Name and title, if any, of Bankruptcy Petition Preparer						
Date *In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.	Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)						
Signature of Debtor (Corporation/Partnership)  I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.  The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.	Address X						
Signature of Authorized Individual  Printed Name of Authorized Individual	Date Signature of bankruptcy petiton preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.  Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.						
Title of Authorized Individual	If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.						
Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.						

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main

Official Form 1, Exhibit D (10/06)

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

IN RE:	TracyAnn M. Rodriguez	Case No.	
			(if known)

Debtor(s)

### **EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT**

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eliqible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.
1. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
2. Within the 180 days <b>before the filing of my bankruptcy case</b> , I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit couseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.]

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main

Official Form 1, Exhibit D (10/06)

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE:	TracyAnn M. Rodriguez	Case No.	
			(if known)

Debtor(s)

# EYHIRIT D - INDIVIDUAL DERTOP'S STATEMENT OF COMPLIANCE WITH

CREDIT COUNSELING REQUIREMENT  Continuation Sheet No. 1
4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]
Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);
Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);
Active military duty in a military combat zone.
5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor: // Is/ TracyAnn M. Rodriguez TracyAnn M. Rodriguez
Date: 02/04/2008

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 6 of 41

B6A (Official Form 6A) (12/07)

In re	Tracy	/Ann	Μ.	Rodriguez	
-------	-------	------	----	-----------	--

Case No.	
	(if known)

# **SCHEDULE A - REAL PROPERTY**

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting Any Secured Claim or Exemption	Amount Of Secured Claim
None				
	To:	tal:	\$0.00	

(Report also on Summary of Schedules)

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 7 of 41

B6B (Official Form 6B) (12/07)

In re	TracyAnn M. Rodriguez	Case No.	
			(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash	-	\$25.00
2. Checking, savings or other financial accounts, certificates of deposit or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		Checking @ Fifth Third Bank	-	\$200.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	x			
4. Household goods and furnishings, including audio, video and computer equipment.		Misc. Household Goods	-	\$1,500.00
5. Books; pictures and other art objects; antiques; stamp, coin, record, tape, compact disc, and other collections or collectibles.	x			
6. Wearing apparel.		Clothing	-	\$200.00
7. Furs and jewelry.	x			
8. Firearms and sports, photographic, and other hobby equipment.	x			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	x			
10. Annuities. Itemize and name each issuer.	х			

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 8 of 41

B6B (Official Form 6B) (12/07) -- Cont.

In re	TracyAnn M. Rodriguez	Case No.	
			(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 1

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	х		Í	
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.		401(k) through employer	-	Unknown
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	х			
14. Interests in partnerships or joint ventures. Itemize.	x			
15. Government and corporate bonds and other negotiable and non-negotiable instruments.	x			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	x			
18. Other liquidated debts owed to debtor including tax refunds. Give particulars.	X			

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 9 of 41

B6B (Official Form 6B) (12/07) -- Cont.

In re TracyAnn M. Rodriguez
-----------------------------

Case No.	
	(if known)

# **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 2

Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	x			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	x			
22. Patents, copyrights, and other intellectual property. Give particulars.	x			
23. Licenses, franchises, and other general intangibles. Give particulars.	х			
24. Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	x			
25. Automobiles, trucks, trailers, and other vehicles and accessories.		1993 Chevy G20 Van	-	\$2,092.00
26. Boats, motors, and accessories.	х			

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 10 of 41

B6B (Official Form 6B) (12/07) -- Cont.

In re	TracyAnn M. Rodriguez	Case No.	
			(if known)

## **SCHEDULE B - PERSONAL PROPERTY**

Continuation Sheet No. 3

		Continuation Sheet No. 3		
Type of Property	None	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, Without Deducting any Secured Claim or Exemption
27. Aircraft and accessories.	х			
28. Office equipment, furnishings, and supplies.	x			
29. Machinery, fixtures, equipment, and supplies used in business.	x			
30. Inventory.	x			
31. Animals.	x			
32. Crops - growing or harvested. Give particulars.	x			
33. Farming equipment and implements.	x			
34. Farm supplies, chemicals, and feed.	x			
35. Other personal property of any kind not already listed. Itemize.	X			
		3 continuation sheets attached Total		\$4,017.00

(Include amounts from any continuation sheets attached. Report total also on Summary of Schedules.)

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 11 of 41

B6C (Official Form 6C) (12/07)

In re TracyAnn M. Rodriguez	Case No.	
		(If known)

# **SCHEDULE C - PROPERTY CLAIMED AS EXEMPT**

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. § 522(b)(2) ☐ 11 U.S.C. § 522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Cash	735 ILCS 5/12-1001(b)	\$25.00	\$25.00
Checking @ Fifth Third Bank	735 ILCS 5/12-1001(b)	\$200.00	\$200.00
Misc. Household Goods	735 ILCS 5/12-1001(b)	\$1,500.00	\$1,500.00
Clothing	735 ILCS 5/12-1001(a), (e)	\$200.00	\$200.00
401(k) through employer	735 ILCS 5/12-704	Unknown	Unknown
		\$1,925.00	\$1,925.00

Case 08-02500 Doc 1

Filed 02/05/08 Document

Entered 02/05/08 00:04:50 Desc Main Page 12 of 41

B6D (Official Form 6D) (12/07) In re TracyAnn M. Rodriguez

Case No.	
	(if known)

## **SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS**

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT#: 1001102250			DATE INCURRED: NATURE OF LIEN: Non Purchase Manay					
Heights Finance 1460 N. Farnsworth Ave. Suite 2 Aurora, IL 60505		-	Non-Purchase Money COLLATERAL: 1993 Chevy G20 Van REMARKS:				\$2,092.00	
			VALUE: \$2,092.00					
			Subtotal (Total of this				\$2,092.00	\$0.00
Nocontinuation sheets attached			Total (Use only on last	μaς	je) :	<b>&gt;</b> [	<b>\$2,092.00</b> (Report also on	\$0.00 (If applicable,

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

Case 08-02500

Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 13 of 41

B6E (Official Form 6E) (12/07)

In re TracyAnn M. Rodriguez

Case No.	
	(If Known)

	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
ΤY	PES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)
	Domestic Support Obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case  Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
	Contributions to employee benefit plans  Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals  Claims of individuals up to \$2,425* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).
V	Taxes and Certain Other Debts Owed to Governmental Units  Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to Maintain the Capital of an Insured Depository Institution  Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).
	Claims for Death or Personal Injury While Debtor Was Intoxicated  Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).
	Administrative allowances under 11 U.S.C. Sec. 330 Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.
	nounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of istment.
	1continuation sheets attached

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 14 of 41

B6E (Official Form 6E) (12/07) - Cont.

In re TracyAnn M. Rodriguez

Case No.	
•	(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

TYPE OF PRIORITY Taxes and Certain Other Debts Owed to Governmental Units

TYPE OF PRIORITY	Taxe	es an	d Certain Other Debts Owed to Go	ver	nm	ent	tal Units		
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM	AMOUNT ENTITLED TO PRIORITY	AMOUNT NOT ENTITLED TO PRIORITY, IF ANY
ACCT #: xxx-xx-9561			DATE INCURRED: '05 & '06 CONSIDERATION:						
Internal Revenue Service PO Box 21126			Taxes REMARKS:				\$5,464.00	\$5,464.00	\$0.00
Philadelphia, PA 19114		-	KLIMAKKO.						
	+								
	+								
				_					
	$\top$								
Chastra 4	n4i.c	tio:-	shooto Cubtetala (Tatala at 1911			<u></u>	\$5,464.00	\$5,464.00	<b>*</b> 0.00
	Sheet no of continuation sheets Subtotals (Totals of this page) > attached to Schedule of Creditors Holding Priority Claims Total >								\$0.00
(Us	e onl	y on	last page of the completed Schedule n the Summary of Schedules.)		oid	•	\$5,464.00		
Totals >								\$5,464.00	\$0.00
			last page of the completed Schedule report also on the Statistical Summa						
			bilities and Related Data.)	,					

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 15 of 41

B6F (Official Form 6F) (12/07) In re **TracyAnn M. Rodriguez** 

Case No.		
_	(if known)	

# SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	INI IOI IDATED	OI FEW CITY I FEW	DISPUTED	AMOUNT OF CLAIM
ACCT #: 13757854 Alliance One Inc. 717 Constitution Dr. Exton, PA 19341		_	DATE INCURRED: 04/20/2007 CONSIDERATION: Collecting for - USPS REMARKS: NSF Check					\$63.00
ACCT #: 4561305 Allied Interstate 3000 Corporate Eschange Dr. Columbus, OH 43231		-	DATE INCURRED: CONSIDERATION: Collecting for - Sprint REMARKS:					Notice Only
ACCT #: 847-289-9983 998 0 AT&T PO Box 8212 Aurora, IL 60572-8212		_	DATE INCURRED: CONSIDERATION: Phone Bill REMARKS:					\$700.00
ACCT #: Banfield Pet Hospital 8000 NE Tillamook PO Box 13998 Portland, OR 97213-0998		-	DATE INCURRED: CONSIDERATION: Vet Bill REMARKS:					\$120.00
ACCT #: 03-50551604 CBCS PO Box 163250 Columbus, OH 43216-3250		-	DATE INCURRED: CONSIDERATION: Collecting for - Nicor REMARKS:					Notice Only
ACCT #: Central Portfolio Control, Inc. 6640 Shady Oak Rd. Ste. 300 Eden Prairie, MN 55344-7710		-	DATE INCURRED: CONSIDERATION: Collecting for - North Star Capital Aquisitions REMARKS: Debtor has no known debt with North Star Capital Aquisitions.				x	Notice Only
5continuation sheets attached		(Re	(Use only on last page of the completed port also on Summary of Schedules and, if applic Statistical Summary of Certain Liabilities and Re	Sched able,	Γota ule on t	al : F. th	> .) e	\$883.00

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Page 16 of 41

B6F (Official Form 6F) (12/07) - Cont. In re TracyAnn M. Rodriguez

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED		UISPOLED	AMOUNT OF CLAIM
ACCT #: 275790-9891  City of Elgin Water Dept. 150 Dexter Ct. Elgin, IL 60120	-	-	DATE INCURRED: CONSIDERATION: Water Bill REMARKS:					\$318.00
ACCT #: Comcast PO Box 3002 Southeastern, PA 19398		-	DATE INCURRED: CONSIDERATION: Cable TV REMARKS:					\$457.00
ACCT #: 7185328024  ComEd Bill Payment Center Chicago, IL 60668-0001		-	DATE INCURRED: CONSIDERATION: Utility Bill REMARKS: Previous address: 2154 Vernon Dr., Elgin, IL					\$454.00
ACCT #: 33725668  Credit Management 4200 International Pkwy. Carrollton, TX 75007		-	DATE INCURRED: 02/16/2007 CONSIDERATION: Collecting for - Comcast REMARKS:					Notice Only
ACCT #: BDCHK10372 & BDCHK1019AA  Credit Rcvry (original Creditor:med1 01 716 Columbus St Pob 916  Ottawa, IL 61350		-	DATE INCURRED: CONSIDERATION: Collecting for - HR Imaging Partners REMARKS:					Notice Only
ACCT #: 1050652  Credit Solutions Corp. 9573 Chesapeake Dr. Ste 1 San Diego, CA 92123		-	DATE INCURRED: CONSIDERATION: Collecting for - First Bank of Delaware REMARKS:					Notice Only
Sheet no1 of5 continuation sheets attached to Subtotal > Schedule of Creditors Holding Unsecured Nonpriority Claims  Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)							)	\$1,229.00

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Page 17 of 41

B6F (Official Form 6F) (12/07) - Cont. In re TracyAnn M. Rodriguez

Case No.		
	(if known)	_

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPLITED	2	AMOUNT OF CLAIM
ACCT #: 4673024483  First Card 2500 Westfield Dr. Suite 6237  Elgin, IL 60123		-	DATE INCURRED: 09/1998 CONSIDERATION: Notice Only REMARKS: Appears on credit report; discharged in previous bankruptcy.					Notice Only
ACCT #: 7919845 & 7919848  Hancock Fabrics c/o Security Check, LLC PO Box 1211 Oxford, MS 38655-1211		-	DATE INCURRED: CONSIDERATION: NSF Checks REMARKS:					\$147.00
ACCT #: 11119587 Harvard Collection 4839 N. Elston Chicago, IL 60630-2534		-	DATE INCURRED: CONSIDERATION: Collecting for - ComEd REMARKS:					Notice Only
ACCT #: HR Imaging Partners, Inc. 4105 Progressive Dr. Ottawa, IL 61350		-	DATE INCURRED: CONSIDERATION: Medical Bill(s) REMARKS:					\$118.00
ACCT #: X5071193-41 I.C. System, Inc. 444 Highway 96 East PO Box 64887 St. Paul, MN 55164-0887		-	DATE INCURRED: CONSIDERATION: Collecting for - Banfield Pet Hospital REMARKS:					Notice Only
ACCT #:  Jeff and Stephanie Raap 11N530 Hunter Trail Elgin, IL 0123		-	DATE INCURRED: CONSIDERATION: Broken lease REMARKS:		x			\$3,145.00
Sheet no. 2 of 5 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ns	hed to Su  (Use only on last page of the completed Sch port also on Summary of Schedules and, if applicabl Statistical Summary of Certain Liabilities and Relat	edu e, o	otal le l n tl	l > F.) he		\$3,410.00

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Page 18 of 41

B6F (Official Form 6F) (12/07) - Cont. In re TracyAnn M. Rodriguez

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISDI ITEN	טוטרטום	AMOUNT OF CLAIM
ACCT #: 8524803875  Midland Credit Management Dept. 8870 Los Angeles, CA 90084-8870		-	DATE INCURRED: CONSIDERATION: Collecting for - Aspire Visa REMARKS:					Notice Only
ACCT #: 335583  Millennium Credit Consultants PO Box 18160 West St. Paul, MN 55118-0160		-	DATE INCURRED: CONSIDERATION: Collecting for - TCF REMARKS:					Notice Only
ACCT #: 0010 302 028540  Monterey Financial Services PO Box 2669  Carlsbad, CA 92018		-	DATE INCURRED: CONSIDERATION: Collection on Account REMARKS:					\$299.00
ACCT #: 77-17-39-1482 9  Nicor PO Box 416 Aurora, IL 60568-0001		-	DATE INCURRED: CONSIDERATION: Utility Bill REMARKS: Prior address: 2154 Vernon Dr., Elgin, IL					\$167.00
ACCT #: 4057310010471628  Plains Commerce Bank 5109 S Broadband Ln Sioux Falls, SD 57108		-	DATE INCURRED: 09/15/2006 CONSIDERATION: Credit Card REMARKS:					\$545.00
ACCT #: 9448816  Professional Account Management PO Box 391 Milwaukee, WI 53201-0391		-	DATE INCURRED: CONSIDERATION: Collecting for - TCF REMARKS:					Notice Only
Sheet no. 3 of 5 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		าร	hed to Su  (Use only on last page of the completed Schoort also on Summary of Schedules and, if applicab Statistical Summary of Certain Liabilities and Relat	nedu le, o	otal ile l in tl	l > F.) he	)	\$1,011.00

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main

Document

Page 19 of 41

B6F (Official Form 6F) (12/07) - Cont. In re TracyAnn M. Rodriguez

Case No.		
	(if known)	

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	TNAGNITNOO	UNLIQUIDATED	T L L	DISPUIED	AMOUNT OF CLAIM
ACCT #: 4991649  Professional Recovery Consultants 2700 Meridian Pkwy. Ste. 200  Durham, NC 27713-2204		-	DATE INCURRED: CONSIDERATION: Collecting for - First Bank of Delaware REMARKS:					\$534.00
ACCT #: Provena Saint Joseph Hospital 75 Remittance Dr. Suite 1174 Chicago, IL 60675-1174		-	DATE INCURRED: CONSIDERATION: Medical Bill REMARKS:					\$1,011.00
ACCT #: 4146 8300 0630 2001  Salute Credit Card PO Box 105555  Atlanta, GA 30348-5555		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$211.00
ACCT #: 066 118 663 1570  Seventh Avenue 1112 7th Avenue Monroe, Wi 53566-1364		-	DATE INCURRED: CONSIDERATION: Credit Card REMARKS:					\$188.00
ACCT #: Sprint/Nextel PO Box 172408 Denver, CO 80217		-	DATE INCURRED: CONSIDERATION: Phone Bill REMARKS:					\$628.00
ACCT #: TCF National Bank 800 Burr Ridge Pkwy. Burr Ridge, IL 60521		-	DATE INCURRED: CONSIDERATION: Overdraft REMARKS:					\$224.00
Sheet no. 4 of 5 continuation she Schedule of Creditors Holding Unsecured Nonpriority C		ıs	hed to S  (Use only on last page of the completed Scoport also on Summary of Schedules and, if applical Statistical Summary of Certain Liabilities and Rela	hed ole, o	Tota ule on t	l > F.	)	\$2,796.00

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Page 20 of 41

B6F (Official Form 6F) (12/07) - Cont. In re TracyAnn M. Rodriguez

Case No.		
	(if known)	

		(Rep	port also on Summary of Schedules and, if applica Statistical Summary of Certain Liabilities and Re	able, d	on t	the	
removale of orealions floraling offsecured montphonity of	anı		(Use only on last page of the completed S		ota ule		' '
Sheet no5 of5 continuation she Schedule of Creditors Holding Unsecured Nonpriority Cl			ned to	Subto	otal	>	\$16,889.00
ACCT #: 1002762293  Zenith Acquisition 220 John Glenn Dr. #1 Amherst, NY 14228			DATE INCURRED: 06/29/2007 CONSIDERATION: Collecting for - Total Card REMARKS:				\$0.00
US Dept. of Education 501 Bleecker St. Utica, NY 13501		-	CONSIDERATION: Educational REMARKS:				\$1,643.00
US Dept. of Education 501 Bleecker St Utica, NY 13501  ACCT #: 3544495612		-	CONSIDERATION: Educational REMARKS:  DATE INCURRED: 07/16/2004				\$15,246.00
CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)  ACCT #: 3544495611	CODEBTOR	HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE INCURRED: 07/20/1999	TNEUNITNOO	UNLIQUIDATED	CHISPITED	AMOUNT OF CLAIM

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 21 of 41

B6G (Official Form 6G) (12/07)

In re TracyAnn M. Rodriguez

Case No.		
	(if known)	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REA PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 22 of 41

B6H (Official Form 6H) (12/07)

In re TracyAnn M. Rodriguez

Case No.	
	(if known)

#### SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eightyear period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

NAME AND ADDRESS OF CREDITOR

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 23 of 41

B6I (Official Form 6I) (12/07)

In re TracyAnn M. Rodriguez

Case No.	
	(if known)

# SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Relationship(s): Daughter Age(s): 7   Relationship(s): Age(s):    Age(s):    Age(s):    Son	Debtor's Marital Status:			Depender	ts of Debtor and S	pouse	
Employment:	Cinalo	Relationship(s):	Daughter	Age(s): 17	Relationshi	p(s):	Age(s):
Employment: Debtor Spouse  Occupation Name of Employer How Long Employed Address of Employer  INCOME: (Estimate of average or projected monthly income at time case filled) 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) 2. Estimate monthly overtime 3. SUBTOTAL 3. SUBTOTAL 4. LESS PAYROLL DEDUCTIONS 4. Payroll taxes (includes social security tax if b. is zero) 5. Social Security Tax 6. Medicare 7. Regular Income Sesse 2.6 8. Union dues 7. Retirement 9. 0.00 9. Other (Specify) 1. Other (Specify) 1. Other (Specify) 2. Other (Specify) 3. Other (Specify) 3. Other (Specify) 3. Other (Specify) 3. Other (Specify) 4. Other (Specify) 3. Other (Specify) 4. Other (Specify) 5. SUBTOTAL OF PAYROLL DEDUCTIONS 5. TOTAL NET MONTHLY TAKE HOME PAY 7. Regular income from operation of business or profession or farm (Attach detailed stmt) 8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above that of dependent	Single		-	13			
Occupation   Name of Employer   How Long Employed   Address of Employer   Address of Employer   Address of Employer   September   Septem			Son	8			
Occupation   Name of Employer   How Long Employed   Address of Employer   Address of Employer   Address of Employer   September   Septem							
Occupation   Name of Employer   How Long Employed   Address of Employer   Address of Employer   Address of Employer   September   Septem							
Name of Employer How Long Employed Address of Employer How Long Employed Address of Employer  NCOME: (Estimate of average or projected monthly income at time case filed) 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) 2.2,669.06 2. Estimate monthly overtime 3.0.00 3. SUBTOTAL 4. LESS PAYROLL DEDUCTIONS 3. Payroll taxes (includes social security tax if b. is zero) 5. Social Security Tax 5. Social Security Tax 5. Medicare 6. Insurance 7. Medicare 7. Retirement 8. Social Security (Specify) 8. Onther (Specify) 8. Onther (Specify) 9. Other (Specify) 1.		Debtor			Spouse		
How Long Employed   Address of Employer   Address of Employer   Address of Employer   Section	· ·						
Address of Employer  INCOME: (Estimate of average or projected monthly income at time case filed) 1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly) 2.5,669.06 2. Estimate monthly overtime 3.0.00 3. SUBTOTAL 4. LESS PAYROLL DEDUCTIONS 2. Payroll taxes (includes social security tax if b. is zero) 3. Payroll taxes (includes social security tax if b. is zero) 4. Insurance 5. Social Security Tax 5. August 1. Social Security Tax 6. Insurance 7. Retirement 7. Retirement 8. So.00 8. Other (Specify) 8. Other (Specify) 9. Other (Specify) 1. Other (Specify) 2. SUBTOTAL OF PAYROLL DEDUCTIONS 3. SUBTOTAL OF PAYROLL DEDUCTIONS 4. The payroll of the payroll o							
INCOME: (Estimate of average or projected monthly income at time case filed)  Monthly gross wages, salary, and commissions (Prorate if not paid monthly)  Estimate monthly overtime  SubTOTAL  LESS PAYROLL DEDUCTIONS  a. Payroll taxes (includes social security tax if b. is zero)  b. Social Security Tax  c. Medicare  d. Insurance  e. Union dues  f. Retirement  g. Other (Specify)  h. Other (Specify)  i. Other (Specify)  k. Other (Specify)  b. SubTOTAL DEPUTIONS  SubTOTAL OF PAYROLL DEDUCTIONS  SubTOTAL OF PAYROLL DEDUCTIONS  f. Retirement  g. Other (Specify)  h. Other (Specify)  l. Other (Specify)  k. Other (Specify)  l. Other (Specify)  l. Other (Specify)  so.00  l. Other (Specify)  so.00  l. Other (Specify)  so.00  linterest and dividends  for or all property  linterest and dividends  lincome from real property  so.00  linterest and dividends  for obsolial security or government assistance (Specify):  pension or retirement income  Other monthly income (Specify):  a.  b.  pension or retirement income  30.00  14. SUBTOTAL OF LINES 7 THROUGH 13  SAUGNAND							
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)       \$2,669.06         2. Estimate monthly overtime       \$0.00         3. SUBTOTAL       \$2,669.06         4. LESS PAYROLL DEDUCTIONS       \$79.72         a. Payroll taxes (includes social security tax if b. is zero)       \$79.72         b. Social Security Tax       \$142.52         c. Medicare       \$33.46         d. Insurance       \$582.26         e. Union dues       \$0.00         f. Retirement       \$0.00         g. Other (Specify)       \$0.00         i. Other (Specify)       \$0.00         j. Other (Specify)       \$0.00         k. Other (Specify)       \$0.00         j. Other (Specify)       \$0.00         k. December of more property       \$0.00         lincome from real property       \$0.0	Address of Employer						
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)       \$2,669.06         2. Estimate monthly overtime       \$0.00         3. SUBTOTAL       \$2,669.06         4. LESS PAYROLL DEDUCTIONS       \$79.72         a. Payroll taxes (includes social security tax if b. is zero)       \$79.72         b. Social Security Tax       \$142.52         c. Medicare       \$33.46         d. Insurance       \$582.26         e. Union dues       \$0.00         f. Retirement       \$0.00         g. Other (Specify)       \$0.00         i. Other (Specify)       \$0.00         j. Other (Specify)       \$0.00         k. Other (Specify)       \$0.00         j. Other (Specify)       \$0.00         k. December of more property       \$0.00         lincome from real property       \$0.0							
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)       \$2,669.06         2. Estimate monthly overtime       \$0.00         3. SUBTOTAL       \$2,669.06         4. LESS PAYROLL DEDUCTIONS       \$79.72         a. Payroll taxes (includes social security tax if b. is zero)       \$79.72         b. Social Security Tax       \$142.52         c. Medicare       \$33.46         d. Insurance       \$582.26         e. Union dues       \$0.00         f. Retirement       \$0.00         g. Other (Specify)       \$0.00         i. Other (Specify)       \$0.00         j. Other (Specify)       \$0.00         k. Other (Specify)       \$0.00         j. Other (Specify)       \$0.00         k. December of more property       \$0.00         lincome from real property       \$0.0							
Subtrotal   Subt							SPOUSE
SUBTOTAL   SUBTOTAL   S2,669.06			missions (Pro	orate if not paid moi	ntniy)		
4. LESS PAYROLL DEDUCTIONS a. Payroll taxes (includes social security tax if b. is zero) b. Social Security Tax c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) h. Other (Specify) i. Other (Specify) j. Other (Specify) j. Other (Specify) h. Other (Specify) l. Other (Specify) h. Other (Specify) j. Other (Specify) h. Other (Specify) h. Other (Specify) j. Other (Specify) h. Other other had better the debtor for the debtor's use or that of dependents listed above h. Other monthly income (Specify):  2. Pension or retirement income h. Other monthly income (Specify): a b b c S0.00 h. SUBTOTAL OF LINES 7 THROUGH 13  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)  \$2,608.00		51 UITI <b>U</b>					
a. Payroll taxes (includes social security tax if b. is zero) b. Social Security Tax c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) i. Other (Specify) j. Other (Specify) j. Other (Specify) k. Other (Specify) k. Other (Specify) l. Other (Specify) k. Other		DUCTIONS				\$2,669.06	
b. Social Security Tax c. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) 401(k) loan repay h. Other (Specify) i. Other (Specify) j. Other monthily income from operation of business or profession or farm (Attach detailed stmt) j. Substitute of the debtor for the debtor's use or that of dependents listed above j. Substitute of the debtor for the debtor's use or that of dependents listed above j. Substitute of the debtor for the debtor's use or that of dependents listed above j. Substitute of the debtor for the debtor's use or that of dependents listed above j. Substitute of the debtor for the debtor's use or that of dependents listed above j. Substitute of the debtor for the debtor's use or that of dependents listed above j. Substitute of the debtor for the debtor's use or that of dependents listed above j. Substitute of the debtor's use or that of dependents listed above j. Substitute of the debtor's use or that of dependents listed above j. Substitute of the debtor's use or that of dependents listed above j. Substitute of the debtor's use or that of dependents listed above j. Substitute of the debtor's use or that of dependents listed above j. Substitute of the debtor's use or that of dependents listed above j. Substitute of the debtor's use or the debtor's use or that of dependents listed above j. Substitute of the debtor's use or the debtor's use or the debtor's use or the			ty tay if his z	ero)		\$70.72	
C. Medicare d. Insurance e. Union dues f. Retirement g. Other (Specify) h. Other (Specify) h. Other (Specify) c. Other (Specify) h. Other (Specify) h. Other (Specify) h. Other (Specify) c. Other (Specify			ly lax II D. 15 Z	610)			
d. Insurance e. Union dues f. Retirement g. Other (Specify) 401(k) loan repay 9. 0.00 1. Other (Specify) 1. Other (Specify) 1. Other (Specify) 2. Other (Specify) 3.		^				·	
f. Retirement g. Other (Specify)							
g. Other (Specify)	e. Union dues					\$0.00	
h. Other (Specify) i. Other (Specify) j. Other (Specify) k. Other (Specify) k. Other (Specify) substituting the state of t							
Solid (Specify)   \$0.00   \$0							
Solid (Specify)   \$0.00   \$0	h. Other (Specify)						
k. Other (Specify) \$0.00  SUBTOTAL OF PAYROLL DEDUCTIONS \$861.06  TOTAL NET MONTHLY TAKE HOME PAY \$1,808.00  Regular income from operation of business or profession or farm (Attach detailed stmt) \$0.00  Income from real property \$0.00  Interest and dividends \$0.00  Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above \$800.00  Social security or government assistance (Specify): \$0.00  Pension or retirement income \$0.00  Other monthly income (Specify): \$0.00  C. \$0.00  AUSTOTAL OF LINES 7 THROUGH 13  \$800.00  \$2,608.00	i. Other (Specify)						
\$5. SUBTOTAL OF PAYROLL DEDUCTIONS  6. TOTAL NET MONTHLY TAKE HOME PAY  7. Regular income from operation of business or profession or farm (Attach detailed stmt)  8. Income from real property  9. Interest and dividends  10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  11. Social security or government assistance (Specify):  12. Pension or retirement income  13. Other monthly income (Specify):  a					<del></del>		
\$1,808.00  7. Regular income from operation of business or profession or farm (Attach detailed stmt) 8. Income from real property 9. Interest and dividends 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify):    Pension or retirement income	· · · · · · · · · · · · · · · · · · ·	ROLL DEDUCTION	NS				
7. Regular income from operation of business or profession or farm (Attach detailed stmt)  8. Income from real property  9. Interest and dividends  10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  11. Social security or government assistance (Specify):  12. Pension or retirement income  13. Other monthly income (Specify):  a. b. c. b. c.  14. SUBTOTAL OF LINES 7 THROUGH 13  SOURCE AND SUBTOTAL OF LINES 7 THROUGH 13  SUBTOTAL OF LINES 7 THROUGH 13  SUBTOTAL OF LINES 7 THROUGH (Add amounts shown on lines 6 and 14)  \$0.00						ļ	
Income from real property Interest and dividends Interes				ooion or form (Atto	ah datailad atmt\		
9. Interest and dividends \$0.00 10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above 11. Social security or government assistance (Specify):  Pension or retirement income \$0.00 12. Pension or retirement income \$0.00 13. Other monthly income (Specify):  a			ness or profe	SSIOTI OF TAITIT (Alla	on detailed Stritt)		
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above  11. Social security or government assistance (Specify):    Social security or government assistance (Specify):   Social security or governme							
that of dependents listed above  11. Social security or government assistance (Specify):  12. Pension or retirement income 13. Other monthly income (Specify):  a. b. c.  14. SUBTOTAL OF LINES 7 THROUGH 13  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)  16. Social security or government assistance (Specify):  \$0.00			nents payable	to the debtor for the	ne debtor's use or	· ·	
\$0.00    Pension or retirement income			, ,			·	
12. Pension or retirement income       \$0.00         13. Other monthly income (Specify):       \$0.00         a.       \$0.00         b.       \$0.00         c.       \$0.00         14. SUBTOTAL OF LINES 7 THROUGH 13       \$800.00         15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)       \$2,608.00	<ol><li>Social security or government</li></ol>	vernment assistan	ice (Specify):				
13. Other monthly income (Specify):  a.	10 5 ' ''					•	
a. \$0.00 b. \$0.00 c. \$0.00 14. SUBTOTAL OF LINES 7 THROUGH 13 \$800.00 15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$2,608.00						\$0.00	
b.       \$0.00         c.       \$0.00         14. SUBTOTAL OF LINES 7 THROUGH 13       \$800.00         15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)       \$2,608.00	a.	c (opeony).				\$0.00	
c. \$0.00  14. SUBTOTAL OF LINES 7 THROUGH 13  15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)  \$2,608.00	b.						
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$2,608.00						•	
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14) \$2,608.00	14. SUBTOTAL OF LINE	S 7 THROUGH 1	3			\$800.00	
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15) \$2,608.00	15. AVERAGE MONTHL	Y INCOME (Add	amounts sho	wn on lines 6 and 1	4)	\$2,608.00	
	16. COMBINED AVERAG	GE MONTHLY IN	COME: (Com	bine column totals	from line 15)	\$2,6	608.00

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

<sup>17.</sup> Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document: **None.** 

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 24 of 41

B6J (Official Form 6J) (12/07)

IN RE: TracyAnn M. Rodriguez

Case No.	
	(if known)

# SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate	any
payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form ma	y
differ from the deductions from income allowed on Form 22A or 22C.	

Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schlabeled "Spouse."	nedule of expenditures
1. Rent or home mortgage payment (include lot rented for mobile home)     a. Are real estate taxes included?	\$500.00
Utilities: a. Electricity and heating fuel     b. Water and sewer	\$55.00
c. Telephone d. Other:	\$80.00
Home maintenance (repairs and upkeep)     Food	\$550.00
5. Clothing	\$125.00
6. Laundry and dry cleaning	\$20.00
7. Medical and dental expenses	\$100.00
8. Transportation (not including car payments)	\$210.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.  10. Charitable contributions	\$100.00
Insurance (not deducted from wages or included in home mortgage payments)     a. Homeowner's or renter's     b. Life	
c. Health	\$218.00
d. Auto e. Other:	\$218.00
12. Taxes (not deducted from wages or included in home mortgage payments)  Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan)	
a. Auto:	
b. Other: Student loan	\$120.00
c. Other:	
d. Other:	
14. Alimony, maintenance, and support paid to others:	
15. Payments for support of add'l dependents not living at your home:	
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$60.00
17.a. Other: Auto Repairs/Licesne Fees 17.b. Other: Personal Care	\$60.00 \$100.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$2,238.00
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following	g the filing of this
document: None.	
20. STATEMENT OF MONTHLY NET INCOME	<b>#0.000.00</b>
a. Average monthly income from Line 15 of Schedule I	\$2,608.00 \$2,238.00
b. Average monthly expenses from Line 18 above c. Monthly net income (a. minus b.)	\$2,238.00
c. Morning her moonie (a. minus b.)	φ370.00

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 25 of 41

B6 Summary (Official Form 6 - Summary) (12/07)

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re TracyAnn M. Rodriguez

Case No.

Chapter 13

#### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$0.00		
B - Personal Property	Yes	4	\$4,017.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		\$2,092.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	2		\$5,464.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		\$26,218.00	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			\$2,608.00
J - Current Expenditures of Individual Debtor(s)	Yes	1			\$2,238.00
	TOTAL	19	\$4,017.00	\$33,774.00	

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 26 of 41

Form 6 - Statistical Summary (12/07)

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re TracyAnn M. Rodriguez

Case No.

Chapter 13

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	\$0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	\$5,464.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	\$0.00
Student Loan Obligations (from Schedule F)	\$16,889.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	\$0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	\$0.00
TOTAL	\$22,353.00

#### State the following:

Average Income (from Schedule I, Line 16)	\$2,608.00
Average Expenses (from Schedule J, Line 18)	\$2,238.00
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	\$3,084.18

## State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY" column		\$0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	\$5,464.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		\$0.00
Total from Schedule F		\$26,218.00
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		\$26,218.00

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main B6 Declaration (Official Form 6 - Declaration) (12/07) Page 27 of 41

In re TracyAnn M. Rodriguez

Case No.	
	(if known)

# **DECLARATION CONCERNING DEBTOR'S SCHEDULES DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the fi sheets, and that they are true and correct to the best of my		21
Date <u>02/04/2008</u>	Signature /s/ TracyAnn M. Rodriguez TracyAnn M. Rodriguez	
Date	Signature	
	[If joint case, both spouses must sign.]	

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main

B7 (Official Form 7) (12/07)

# Document Page 28 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	TracyAnn M. Rodriguez	Case No.	
			(if known)

		STATEMENT OF FINANCIAL AFFAIRS
None	State the gross amount including part-time activ case was commenced. maintains, or has maint beginning and ending d	of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, ities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that ained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the ates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing apter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a
	AMOUNT YTD: \$3,015 2007: \$37,736 2006: \$26,056	SOURCE Employment

#### 2. Income other than from employment or operation of business

None

✓

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 3. Payments to creditors

Complete a. or b., as appropriate, and c.

None

a. Individual or joint debtor(s) with primarily consumer debts: List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and credit counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments and other transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

 $\sqrt{}$ 

c. All debtors: List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 4. Suits and administrative proceedings, executions, garnishments and attachments

None √

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main

B7 (Official Form 7) (12/07) - Cont.

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	TracyAnn M. Rodriguez	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 1

5.	Repossessions	foreclosures	and returns

None List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

None  $\square$ 

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 7. Gifts

None  $\square$ 

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE The Fox Valley Leagl Group, LLC 1444 N. Farnsworth, Suite 113 Aurora, IL 60505

DATE OF PAYMENT, NAME OF PAYER IF OTHER THAN DEBTOR 01/31/2008

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY

\$100.00

#### 10. Other transfers

None  $\square$ 

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within two years immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main

B7 (Official Form 7) (12/07) - Cont.

# UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

In re:	TracyAnn M. Rodriguez	Case No.	
			(if known)

# STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 2

1	V	o	n	e

#### 11. Closed financial accounts

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint

#### 12. Safe deposit boxes

petition is not filed.)

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

#### 14. Property held for another person

None

 $\overline{\mathbf{A}}$ 

List all property owned by another person that the debtor holds or controls.

#### 15. Prior address of debtor

None

If the debtor has moved within three years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

#### 17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

None a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

Case 08-02500

Doc 1

Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main

B7 (Official Form 7) (12/07) - Cont.

# Document Page 31 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re:	TracyAnn M. Rodriguez	Case No.	
			(if known)

### STATEMENT OF FINANCIAL AFFAIRS

Continuation Sheet No. 3

None	b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material.
$   \sqrt{} $	Indicate the governmental unit to which the notice was sent and the date of the notice.

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.  $\square$ 

#### 18. Nature, location and name of business

None  $\overline{\mathbf{A}}$ 

a. If the debtor is an individual, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer-identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Doc 1 Case 08-02500

B7 (Official Form 7) (12/07) - Cont.

# NORTHERN DISTRICT OF ILLINOIS **EASTERN DIVISION (CHICAGO)**

In re: TracyAnn M. Rodriguez Case No. (if known)

# STATEMENT OF FINANCIAL AFFAIRS Continuation Sheet No. 4

[If completed by an individual or individual and spouse]		
I declare under penalty of perjury that I have read the answer attachments thereto and that they are true and correct.	s contained in the	e foregoing statement of financial affairs and any
Date <u>02/04/2008</u>	Signature of Debtor	/s/ TracyAnn M. Rodriguez TracyAnn M. Rodriguez
Date	Signature of Joint Debtor (if any)	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main

B201 (04/09/06)

# Document Page 33 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: TracyAnn M. Rodriguez

# NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

#### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

#### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

#### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

# <u>Chapter 13:</u> Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under Chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

B201 (04/09/06)

# Document Page 34 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

Page 2

IN RE: TracyAnn M. Rodriguez

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

#### Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

#### Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

#### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

# Certificate of Compliance with § 342(b) of the Bankruptcy Code

l,	David Linde	, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice
required by § 342(b)	of the Bankruptcy Code.	
/s/ David Linde		
David Linde, Attorne	y for Debtor(s)	
Bar No.: 6209104		
The Fox Valley Lega	l Group, LLC	
1444 N. Farnsworth,	Suite 113	
Aurora, Illinois 60505	5	

Phone: (630) 898-6500 Fax: (630) 978-8828

#### Certificate of the Debtor

I (We), the debtor(s), affirm that I (we) have received and read this notice.

TracyAnn M. Rodriguez	X /s/ TracyAnn M. Rodriguez	02/04/2008	
	Signature of Debtor	Date	
Printed Name(s) of Debtor(s)	x		
Case No. (if known)	Signature of Joint Debtor (if any)	Date	

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main

# Document Page 35 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: TracyAnn M. Rodriguez CASE NO

CHAPTER 13

## DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1.	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:			
	For legal services, I have agreed to accept:		\$3,500.00	
	Prior to the filing of this statement I have received:	_	\$100.00	
	Balance Due:	_	\$3,400.00	
2.	The source of the compensation paid to me was:			
	☑ Debtor ☐ Other (spe	cify)		
3.	The source of compensation to be paid to me is:			
	☑ Debtor ☐ Other (spe	cify)		
4.	☑ I have not agreed to share the above-disclose associates of my law firm.	ed compensation with any other pers	son unless they are members and	
	☐ I have agreed to share the above-disclosed c associates of my law firm. A copy of the agre compensation, is attached.			
5.	<ul> <li>5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:</li> <li>a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;</li> <li>b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;</li> <li>c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;</li> </ul>			
6.	By agreement with the debtor(s), the above-disclo	sed fee does not include the followir	ng services:	
		CERTIFICATION		
	I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.			
	02/04/2008	/s/ David Linde		
	Date	David Linde The Fox Valley Legal Group, LLC 1444 N. Farnsworth, Suite 113 Aurora, Illinois 60505 Phone: (630) 898-6500 / Fax: (630)	Bar No. 6209104	

Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main

# Document Page 36 of 41 UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)

IN RE: TracyAnn M. Rodriguez CASE NO

CHAPTER 13

# **VERIFICATION OF CREDITOR MATRIX**

Th	e above named Debto	r hereby verifies that the	e attached list of creditors	s is true and correct to	the best of his/her
knowled	ge.				

Date 02/04/2008	Signature /s/ TracyAnn M. Rodriguez  TracyAnn M. Rodriguez
Date	Signature

Alliance One Inc. 717 Constitution Dr. Exton, PA 19341

Allied Interstate 3000 Corporate Eschange Dr. Columbus, OH 43231

AT&T PO Box 8212 Aurora, IL 60572-8212

Banfield Pet Hospital 8000 NE Tillamook PO Box 13998 Portland, OR 97213-0998

CBCS PO Box 163250 Columbus, OH 43216-3250

Central Portfolio Control, Inc. 6640 Shady Oak Rd. Ste. 300 Eden Prairie, MN 55344-7710

City of Elgin Water Dept. 150 Dexter Ct. Elgin, IL 60120

Comcast PO Box 3002 Southeastern, PA 19398

ComEd Bill Payment Center Chicago, IL 60668-0001

# Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 38 of 41

Credit Management 4200 International Pkwy. Carrollton, TX 75007

Credit Rcvry (original Creditor:med1 01 716 Columbus St Pob 916 Ottawa, IL 61350

Credit Solutions Corp. 9573 Chesapeake Dr. Ste 1 San Diego, CA 92123

Equifax PO Box 740256 Atlanta, GA 30374

Experian PO Box 9532 Allen, TX 75013

First Card 2500 Westfield Dr. Suite 6237 Elgin, IL 60123

Hancock Fabrics c/o Security Check, LLC PO Box 1211 Oxford, MS 38655-1211

Harvard Collection 4839 N. Elston Chicago, IL 60630-2534

Heights Finance 1460 N. Farnsworth Ave. Suite 2 Aurora, IL 60505 HR Imaging Partners, Inc. 4105 Progressive Dr. Ottawa, IL 61350

I.C. System, Inc.
444 Highway 96 East
PO Box 64887
St. Paul, MN 55164-0887

Internal Revenue Service PO Box 21126 Philadelphia, PA 19114

Jeff and Stephanie Raap 11N530 Hunter Trail Elgin, IL 0123

Midland Credit Management Dept. 8870 Los Angeles, CA 90084-8870

Millennium Credit Consultants PO Box 18160 West St. Paul, MN 55118-0160

Monterey Financial Services PO Box 2669 Carlsbad, CA 92018

Nicor PO Box 416 Aurora, IL 60568-0001

Plains Commerce Bank 5109 S Broadband Ln Sioux Falls, SD 57108 Professional Account Management PO Box 391 Milwaukee, WI 53201-0391

Professional Recovery Consultants 2700 Meridian Pkwy. Ste. 200 Durham, NC 27713-2204

Provena Saint Joseph Hospital 75 Remittance Dr. Suite 1174 Chicago, IL 60675-1174

Salute Credit Card PO Box 105555 Atlanta, GA 30348-5555

Seventh Avenue 1112 7th Avenue Monroe, Wi 53566-1364

Sprint/Nextel PO Box 172408 Denver, CO 80217

TCF National Bank 800 Burr Ridge Pkwy. Burr Ridge, IL 60521

Trans Union PO Box 6790 Fullerton, CA 92834

US Dept. of Education 501 Bleecker St Utica, NY 13501

# Case 08-02500 Doc 1 Filed 02/05/08 Entered 02/05/08 00:04:50 Desc Main Document Page 41 of 41

US Dept. of Education 501 Bleecker St. Utica, NY 13501

Zenith Acquisition 220 John Glenn Dr. #1 Amherst, NY 14228